

April 20, 2004

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Your Reference:
Our Reference: 11483-174

**INFORMATION DISCLOSURE
STATEMENT UNDER CFR 1.56 AND CFR 1.97(b)**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Re: New United States Patent Application (Continuation of App. No. 09/324,920)
**Title: RISK MANAGEMENT SYSTEM AND METHOD PROVIDING RULE-
BASED EVOLUTION OF A PORTFOLIO OF INSTRUMENTS**
Applicants: DEGRAAF, Jim et al.

In accordance with 37 CFR 1.97 and 1.98, and in recognition of the duty of disclosure set forth in 37 CFR 1.56, the applicant hereby submits an Information Disclosure Statement including a listing of patents and other publications of which the applicant is aware on form PTO-1449. Copies of the references were either provided or were cited by the Examiner during the prosecution of the parent application. The Examiner is kindly referred to the parent cases for copies of the said references.

In accordance with the requirements of 1.97(b)(1) and (3), this Information Disclosure Statement is filed within three months of the filing date of the application or before the mailing date of a first Office Action on the merits, whichever event occurs last.

In view of the forgoing, it is respectfully submitted that the Information Disclosure Statement should be considered at this time by the Examiner.

Respectfully submitted,



Kendrick Lo
Registration No. 54,948
/sc
Encl.

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Substitute for form 1449A/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Application Number	to be assigned
		Filing Date	to be assigned
		First Named Inventor	Jim Degraaf
		Art Unit	to be assigned
		Examiner Name	to be assigned
Sheet 1 of 3	Attorney Docket Number	11483-33	

U.S. PATENT DOCUMENTS					
Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
	1	US-4,346,442	08-24-1982	Musmanno	
	2	US- 4,642,768	02-10-1987	Roberts	
	3	US- 4,674,044	06-16-1987	Kalmus, et al.	
	4	US- 4,694,397	09-15-1987	Grant, et al.	
	5	US- 4,744,026	05-10-1988	Vanderbei	
	6	US- 4,744,027	05-10-1988	Bayer, et al.	
	7	US- 4,744,028	05-10-1988	Karmarkar	
	8	US- 4,752,877	06-21-1988	Roberts, et al.	
	9	US- 4,797,839	01-10-1989	Powell	
	10	US- 4,953,085	08-28-1990	Atkins	
	11	US- 5,101,353	03-31-1992	Lupien, et al.	
	12	US- 5,148,365	09-15-1992	Dembo	
	13	US- 5,729,700	03-17-1998	Melnikoff	
	14	US- 5,761,442	06-02-1998	Barr, et al.	
	15	US- 5,799,287	08-25-1998	Dembo	
	16	US- 5,806,049	09-08-1998	Petruzzi	
	17	US- 5,819,237	10-06-1998	Garman	
	18	US- 5,884,287	03-16-1999	Edesess	
	19	US- 6,021,397	02-01-2000	Jones, et al.	
	20	US- 6,122,623	09-19-2000	Garman	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
	1	EP 0,401,203 A2	12-05-90	Lupien, et al.		
	2	EP 0,573,991 A1	12-15-93	Ginsberg		
	3	EP 0,686,926 A2	12-13-95	Dembo		
	4	JP 3,077,163	04-02-91	Izumi Hiroyuki		
	5	JP 3,103,966	04-30-91	Izumi Hiroyuki		
	6	JP 3,189,862	08-19-91	Izumi Hiroyuki		
	7	WO 92/15064	09-03-92	Fong, et al.		
	8	WO 92/15953	09-17-92	Boes		
	9	WO 98/54666	12-03-98	Dembo, et al.		

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	2	of	3
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Complete if Known

Application Number

Filing Date

First Named Inventor

Jim Degraaf

Art Unit

Examiner Name

Attorney Docket Number

11483-33

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner
Signature

Date
Considered

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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	
		Filing Date	
		First Named Inventor	Jim Degraaf
		Art Unit	
		Examiner Name	
		Attorney Docket Number	11483-33
(Use as many sheets as necessary)			
Sheet	3	of	3

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	1	SALMAN AZBAR, "Data Compression Techniques For Stock Market Prediction", IEEE, 1994, pp. 72, 74, 76, 78, 80, 82.	x
	2	"Hedging Tools For Investment Professionals", Wall Street Computer Review, March 1989, 3 pages of text and p. 42.	x

Examiner Signature		Date Considered	
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